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NO. 95-82427-7

Author:
Risler, Georges

Title:
Better housing for workers in France

Place:
Paris

Date:
1937

95-82427-7

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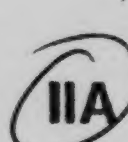
Risler, Georges
... Better housing for workers in France ...
Paris, Centre d'informations documentaires, 1937.
cover-title, 31, [1] p. incl. plate, plans.
22cm.

"French bibliography of works dealing with low-cost housing": p. 29-31.

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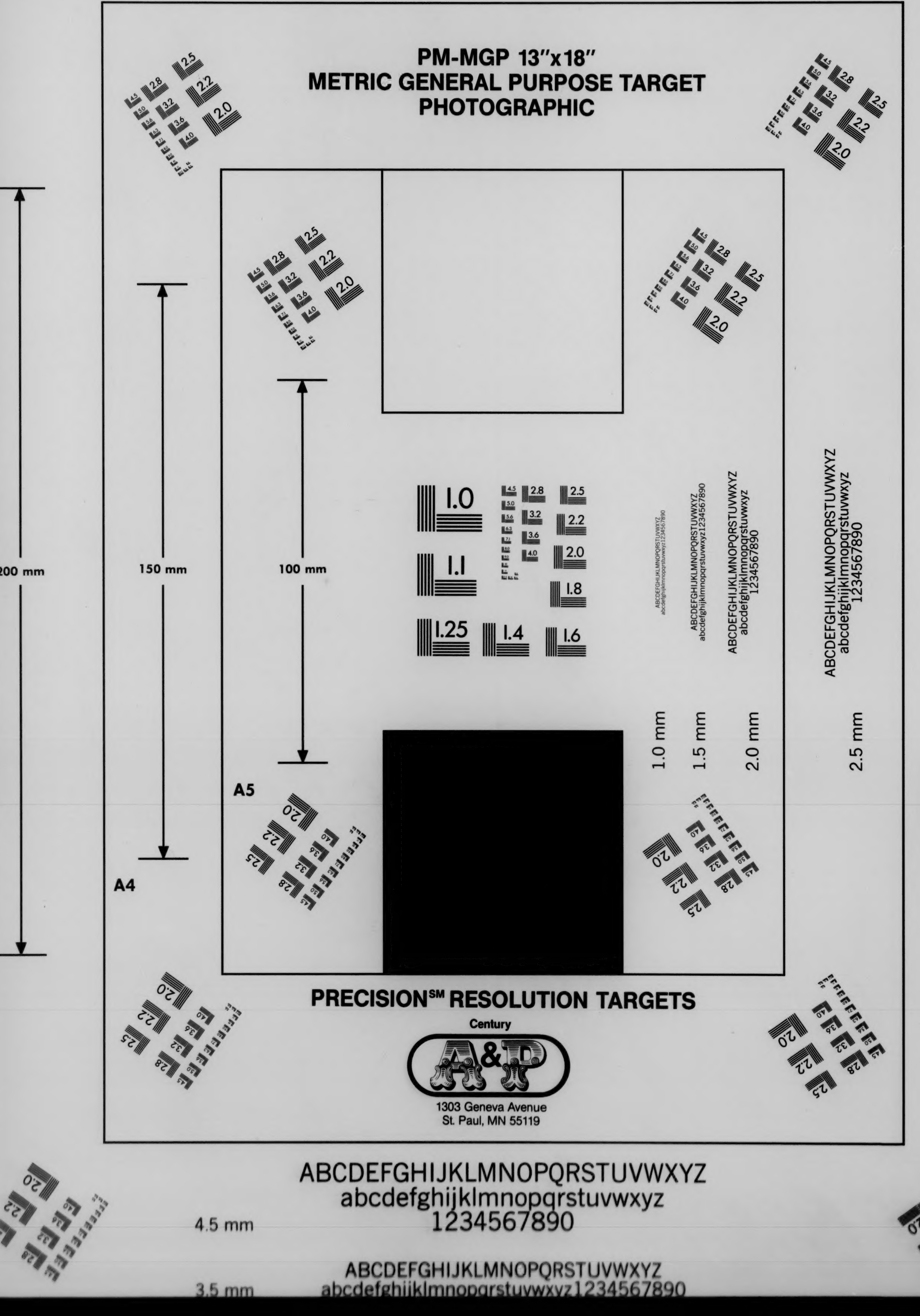
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Better Housing for
Workers in France
—
Risler

Georges RISLER

Member of the Institute
President of the Union Nationale des Fédérations d'Organismes d'Habitations à Bon Marché

Better Housing For Workers in France

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1937

N° 30

Better Housing For Workers in France

Better Housing for Workers in France

We need not describe the slum and the ills for which it is responsible : they are familiar to all who will read these lines. They know that, for too many of our fellow-men, what ought to be a home is no more like a real home than a mass of rags is like a garment.

We shall confine ourselves to a statement of what has been accomplished in our country in the struggle against this terrible social scourge, of which nearly all the others are only consequences. For we consider that the efforts put forth against alcoholism, tuberculosis, syphilis, infant mortality, etc., will remain in large measure sterile so long as the leprosy of the slum subsists.

It is not the cities alone that suffer from this plague, but the country districts as well, and the rural slum is in no way behind the urban slum. Life in the sunlight and the fresh air during the day is no sufficient antidote for the nightly poisoning in these houses lighted and ventilated by a single small window and having in place of floor or pavement only beaten earth, full of holes which serve to collect refuse of all sorts.

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It was in 1850, in our beloved Alsace, that the first cry of alarm was raised by the mayor of Mulhouse, the great

manufacturer, M. Jean Dollfus. He proclaimed that « the employer owes the worker more than his wages » and that the French people must realise that better housing for the workers was the first step in social progress.

With a few friends, he founded the « Société des cités ouvrières de Mulhouse » and built houses set in the midst of small gardens, which even today are still very attractive. He set up a system by which the worker could become the owner of his home by making annual payments over a period of twenty or twenty-five years, including both the interest and the amortization of the sum advanced.

Many French people — all who were interested in social progress — came to see these houses, and the initiative of M. Jean Dollfus and his friends was everywhere regarded as of the highest importance.

It was about the same time that Prince Albert, the husband of Queen Victoria, inaugurated in England a similar movement, which has steadily grown and which has even greatly expanded since the World War.

This was not the case in France, because the war of 1870 forced upon us other immediate preoccupations. We had to devote ourselves exclusively for several years to the repairing of the material and financial ruins which the invasion had left in its wake and to the restoration of our industry.

It is impossible to create social welfare activities without an active and prosperous industry, whose efforts are facilitated by the State.

It was not until 1889 that the movement in favour of better housing for the workers was resumed in our country. Its leaders were Emile Cheysson, Georges Picot, Jules Siegfried, Eugène Rostand, and Charles Robert, later followed by Léon Bourgeois, Alexandre Ribot, and Louis Loucheur. These great benefactors visited thousands of dwellings and,

profoundly disturbed by what they saw, came of the conclusion that in the face of so terrible and so deep-seated an evil, private initiative alone was powerless. The State must intervene.

With a small number of good citizens who shared their feeling of distress, following a Congress held in connection with the Exposition of 1889, they formed a Committee which undertook to prepare an initial law looking to the creation of hygienic dwellings to be known as « Low-cost houses (Habitations à bon marché) ».

Voted in 1894 by the Chamber and the Senate, this law, dated November 30, 1894, created « low-cost housing » companies, empowered to obtain loans from the *Caisse des Dépôts et Consignations* at the rate of 3 or 3 1/4 %, and whose mission it was to construct hygienic and comfortable dwellings, the cost of which was not to exceed specified maxima, and the rental of which was not to exceed other maxima, the latter being fixed at the time at 500 Frs. for three rooms and a kitchen. The loans were granted for a period of thirty years.

The Caisse des Dépôts et Consignations having refused to lend directly to the Companies, a corporation known as the « Low-cost Housing Credit Corporation (Société de Crédit des Habitations à bon marché) » was founded by Jules Siegfried, with a capital of 500,000 Frs., to act as intermediary between the Caisse des Dépôts and the Companies.

The buildings constructed by the Low-cost Housing Companies were exempted from the real property tax, from the tax on doors and windows for a period of five years, from the mortmain tax and from the stamp tax.

The Companies must secure 40 % of the value of the buildings which they wished to construct, and the Caisse des

Dépôts et Consignations lent them the remaining 60 % under the conditions which we have indicated above.

An intensive campaign of entirely disinterested propaganda was at once begun, first at Paris, then in the vicinity of Paris, then in the other large cities ; but our people require a certain time before taking an interest in 'social questions, and it was not until the beginning of the new century that the movement acquired momentum.

The law of April 12, 1906, broadened the provisions of the law of November 30, 1894. The new text specifies that the low-cost dwellings are intended for people who have little property and especially for workers living mainly on their wages. In each Department were to be established one or more committees of patronage for low-cost housing and social welfare, whose mission should be to encourage all the manifestations of social welfare, notably the construction of hygienic and low-cost houses, and to verify the hygienic character of houses for which the benefits of the law were asked. The Departments and municipalities were authorised to come to the aid of the Low-cost Housing Companies by providing them with building sites or by guaranteeing their interest payments. Welfare and relief agencies, hospices and hospitals, and ordinary savings banks were permitted to employ in various ways a part of their own assets in favour of the construction of low-cost houses.

On April 10, 1908, was promulgated the Ribot Act concerning small holdings and low-cost houses, to which we shall return hereafter.

The war of 1914 interrupted this activity, but it was hardly ended when the Companies began to display an activity much greater than before 1914.

⁂

Léon Bourgeois had persuaded Parliament to vote a law dated December 23, 1912, creating public low-cost housing bureaus (Offices publics d'habitations à bon marché) to which the same privileges were granted as had been previously accorded to the low-cost housing companies.

The public low-cost housing bureaus, which are public establishments, have as their sole object, under the terms of the law, the planning, construction and management of hygienic low-cost houses, the sanitary improvement of existing houses, and the creation of workers' garden cities and gardens. These housing units may include common quarters such as laundries, shower-baths, nurseries, playgrounds, etc. They may contain shops, provided no alcoholic beverages are sold in them (1).

The cities and the departments were authorised to create these organisms, to which they were to give an endowment serving to supplement the loans granted to them for the carrying out of their building programmes.

The directors of these institutions were appointed, one-third by the municipal or general councils, one-third by the prefects, while the remaining third were to be chosen among the directors of the low-cost housing companies and of the savings banks, or among persons belonging to societies having as their object the betterment of workers' housing.

The City of Paris set the example, which was very rapidly

(1) The law of December 23, 1912, has been followed by many others ; they bear witness to the interest which Parliament has steadily shown in the improvement of the housing of the mass of the people. We cannot enumerate all these measures ; it will suffice to mention two essential texts : the law of December 5, 1922, codifying the laws concerning low-cost housing and small holdings ; and the law of July 13, 1928, or Loucheur Act, the provisions of which, however, are only of a temporary nature.

followed, first by the large cities, then by the Departments and the smaller municipalities.

There are today in France 301 public low-cost housing bureaus, in addition to the 1,003 low-cost housing companies, the latter set up either in the form of ordinary corporations (560) or in the form of cooperative associations (443).

The public bureaus operate under the provisions of the law like the low-cost housing companies, with the important difference that their endowments take the place of the capital of the associations and that they have no share-holders.

The Caisse des Dépôts et Consignations had advanced to them, up to December 31, 1936, the sum of 3,706,000,000 Frs.

∴

The low-cost housing corporations have received loans amounting to 1,200,000,00 Frs., and the cooperative associations 551,000,000 Frs. Adding the much smaller loans granted to a few cities and foundations, and also to a few dispensaries and sanatoria, a total of 5,719,000,000 Frs., has been advanced by the Caisse des Dépôts et Consignations, of which 502,000,000 Frs. has already been repaid. These loans have made possible the construction of about 135,000 houses.

The corporations build apartment or individual houses either for rent or for sale. The house built by the corporation is rented under an instalment-plan contract to the future owner, who pays off his debt by annuities, generally over a period of 25 years ; at the expiration of that period, he becomes the owner of the house.

We have spoken of the cooperative associations ; a fairly large number of them were formed immediately after the promulgation of the law of 1894.

We shall not here undertake to describe the cooperative movement. Suffice it to say that it has quite naturally been applied to housing improvement under the same conditions which have prevailed in other fields. Groups of workers have founded these cooperatives, pooling their savings with the firm purpose of winning ownership of their homes. The cooperative associations are allowed to borrow from the Caisse des Dépôts et Consignations, like the corporations. The mechanism of their operations consists in advancing to one of the associated cooperators, each time that the capital reaches a sufficient amount, the sum necessary to undertake the building of his house. He then pays off the amount of his debt by annuities. He signs for this purpose an instalment-payment contract (*location attribution*), generally for 25 years. At the expiration of that period, he is granted full ownership of the house, and the operation is subject, from the point of view of taxation, only to the tax on division of property.

The number of these associations, which, as we have stated, had grown considerably during the early years of the present century, declined after 1908, because at that date was issued, on the initiative of the great parliamentary leader Alexandre Ribot, the law which bears his name.

∴

That eminent minister was not ignorant of the fact that if it is a great good for a workers' family to occupy healthful living quarters, it is an even greater good for it to own such quarters.

It was this dream of so many sober, thrifty workers that he sought to realise by the law of November 10, 1908, known as the Ribot Act ; and he completely succeeded.

This law specified that a sum of 100 million francs (greatly increased since that time) should be placed by the Caisse

des Dépôts et Consignations, at 2 % interest, at the disposal of societies to be known as « Real Estate Credit Societies (Sociétés de Crédit Immobilier) », on the understanding that the latter would grant to workers with limited means, at a low rate of interest, loans payable in 5, 10, 15, 20, or 25 years, at the choice of the borrower.

The latter is free to choose his own architect and contractor and to present his own plan to the Society, the duty of which consists in seeing to it that the bid does not exceed the legal maxima and that the building conforms with all the conditions of hygiene required by the rules.

The worker was required by this law to pay to the Society one-fifth of the total price of the building and to take out with the National Life Insurance Fund a term policy equal in amount to the sum advanced to him.

What was the purpose of this policy ?

The home-purchaser was required to take it out in order that, in case of his death, the house might immediately become the property of his widow, who, from that day on, would have no further payment to make, either in the form of annuities or in the form of rent.

We may add that the widow enjoys a further infinitely precious right, that of maintaining the ownership of the house undivided between herself and her children, by means of a simple registered letter to the justice of the peace of her canton, until the day when the youngest of her children attains his majority (1).

The importance of this provision will be realised when it is remembered how easily these very small inheritances evaporate when the revenue service and its agents take a hand in the settlement of the estate.

We believe that no law similar to this exists outside of France, except in Belgium. It solves perfectly this threefold problem : to ensure to a family of workers the ownership and the advantages of healthful living quarters ; to constitute a genuine life insurance ; and likewise to provide for the worker the best of retirement pensions, since he enjoys it with his family as soon as he begins to create it.

The law of 1908 had hardly been issued when numerous Real Estate Credit Societies were founded and applications began to pour into their offices.

Soon a Union of Real Estate Credit Societies of France and Algeria (Union des Sociétés de Crédit immobilier de France et d'Algérie), was created and obtained the adhesion of almost all these societies ; since that time, it has constantly furnished them with all the information and advice they needed.

This Union has certainly greatly contributed to the growth of the real estate credit movement. The number of Real Estate Credit Societies is now 298.

On December 31, 1936, loans amounting to 5,248,000,000 francs, of which more than 1,000,000,000 francs had been repaid to the Caisse des Dépôts et Consignations, had been granted to the Real Estate Credit Societies ; and this had made possible the building of about 135,000 houses, each set in the midst of a garden.

(1) The provisions relative to the joint ownership of individual low-cost houses, which had been codified in Article 81 of the law of December 5, 1922, have been dealt with by a recent law of February 13, 1937, tending to harmonize the inheritance regime of the low-cost house with that of family property ; joint ownership may be maintained, not only after the death of the purchaser or builder, but also in case of divorce or separation, and may be prolonged for five years after the majority of the youngest of the minor children.

The Real Estate Credit Societies, like the public bureaus and the low-cost housing corporations, operate chiefly with the aid of loans from the State. The Caisse des Dépôts et Consignations, on behalf of the State, loans them money at the rate of 2 %, the State making up the difference between this rate of 2 % and the average rate of return on the investments of the Caisse des Dépôts et Consignations, which secures the necessary funds.

∴

In order to remedy the housing crisis, Parliament judged in 1928 that a further effort must be made. On the initiative of Louis Loucheur, it voted the law of July 13, 1928, which bears its author's name, and which provided for the construction in five years, 1928-1933, of 260,000 dwellings, namely 200,000 low-cost dwellings and 60,000 dwellings to rent at medium prices. To facilitate the carrying out of this programme, it made a certain number of modifications in the laws concerning low-cost housing and small holdings.

In particular, the new law provided that the amount of State loans to the public bureaus and to the low-cost housing companies might be as much as 80 % (instead of 60 %) of the cost of the buildings to be constructed when the repayment of the loans was guaranteed simply by a mortgage, and that it might even reach 90 % (instead of 75 %) when repayment was guaranteed by a Department or by a municipality.

The law provided for the granting of subsidies to encourage the building of houses destined to become the property of heads of large families, of disabled war veterans or of victims of industrial accidents. The amount of these subsidies varied from 5,000 to 15,000 francs, depending on the number of children or on the degree of invalidity. It provided for loans at the rate of 4 % for the building of a new type

of dwelling for people of the middle classes, which had been particularly hard hit by the war, dwellings of medium rental value, costing more than the workers' homes. Loans amounting to 631,379,000 francs were made, chiefly to the public bureaus, for the building of medium-rent houses. In the long run, this formula did not meet with public favour and has been abandoned.

A law of June 28, 1930, known as the Bonnevay Act, created a new category of dwellings, of an intermediate type between the ordinary low-cost houses and the medium-rent houses ; they are called *improved* low-cost houses, and provide a certain degree of comfort for their occupants. The State has granted loans amounting to 871,000,000 francs to the low-cost housing companies and the public bureaus for the construction of these houses, which are set apart solely for rental. It would seem desirable that the real estate credit societies be allowed to grant loans to enable the lower middle class to become owners of improved dwellings of this type.

The Loucheur Act was passed only for a period of five years ; its provisions were to expire on December 31, 1933. They were later extended to December 31, 1937. The approach of that date permits the hope that the Government and Parliament will seize this opportunity to revise and bring up to date the whole body of legislation concerning low-cost housing and small holdings and to keep in force those provisions of the Loucheur Act which have proved their value since 1928.

One word more, regarding the « Foundations for low-cost housing ». The institutions of this type, created by generous benefactors, offer a very real advantage, consisting in the fact that they do not have to pay dividends to shareholders. The sums devoted to these foundations are gifts,

and the income derived from rents must be employed to construct more houses, on the snowball principle.

The first of these Foundations was instituted by the Rothschild family, and the second, which is among the largest, by Mme Jules Lebaudy. These two together possess today a capital of about 70,000,000 francs.

The Rothschild Foundation provides lodgings for 3,790 persons and the Lebaudy Foundation for 4,369.

These institutions, having no capital to remunerate, are able to undertake experiments which ordinary corporations would find impossible. Here is one example : the question had long been discussed whether central heating ought to be installed in low-cost apartment houses ; the Rothschild Foundation tried the experiment in a large building in the rue Bargue, built to accommodate large families, including a total of more than 1,000 children. The Foundation offered to provide these families with central heat at a cost of 2 francs the day, leaving each family free to accept or to refuse. More than half the tenants stated that they did not want it.

Foundations are further able to create general services such as schools of domestic economy, nurseries, baby clinics, medical clinics, etc... and they have done so to a great extent.

Each society may take them as models, each one adopting those improvements which its financial means permit.

***

Such are the chief efforts accomplished in France, with official help, with a view to the improvement of workers' housing.

The results obtained have surpassed the expectations of the most optimistic among the first pioneers of this noble cause.

A venerable voice, the voice of a great Pope who really loved France, Leo XIII, once said : « A minimum of well-being is necessary to the exercise of virtue ».

The results obtained, especially by the Real Estate Credit, have abundantly proved the accuracy of these words.

There is no well-being compatible with the slum ; but the improvement of the housing of the mass of the people, on the contrary, constitutes the real meeting-place of all types of social welfare work. The slum is the enemy of the family, of order, of health, and the great purveyor not only of the public-house and of the cemetery, but also of social hatred.

And is an epidemic of social hatred less redoubtable than an epidemic of smallpox or of typhoid fever ?

Forty years experience enables us today to affirm that, once a family occupies healthful and dignified living quarters, not only its material standard rises, but at least as much its moral level, and this is true to the highest degree for those who have won the ownership of their home.

In these bright and healthful houses, people live closer to one another. They know each other better ; each one finds his neighbour better than he had thought him, and has greater affection for him.

***

It is important to add that the development of the low-cost house due to the laws has stimulated private initiative. We must mention in this connection that the mining companies of the North, victims of terrible devastation during the four years of the war, have rebuilt 73,000 houses ; that the railway companies have devoted about an equal amount to the housing of their employees, representing an expen-
the housing of their employeees, representing an expenditure of about 5,000,000,000 gold francs ; and that many large manufacturers have followed these examples.

Let us not forget to mention that hundreds of thousands of workers' houses were destroyed in our northern and eastern departments and that they were rebuilt under more hygienic conditions.

In brief, some 50,000,000,000 francs have been devoted in France in the past forty years to the improvement of workers' housing.

A Greek sage said : « He who has dried a tear has not wasted his day ».

The slum has already caused the shedding of floods of tears, and a veritable crusade against it is needed. Thus far there have been created only an inadequate number of healthful spots, in the midst of a great mass of slums, the existence of which is a disgrace to our time.

M. Romain Rolland, in his work on Tolstoi, relates that « during a winter that the illustrious writer passed in Moscow, the census of the population in January, 1882, in which he obtained permission to take part, gave him an opportunity to observe at close range the misery of the great city. The impression made on him was frightful ; on the evening of the day on which he had come into contact for the first time with this hidden sore of civilisation, as he told a friend what he had seen, he began to shout, to weep, to brandish his fist. « It is not possible to live like that, he sobbed, it cannot be, it cannot be ».

The good men whose names we mentioned at the beginning of this article also uttered that cry. We must pursue with all our force the struggle which they began, bending our energy to wipe out forever this terrible blot on our civilisation.

APPENDIX

We have seen that the Loucheur Act of July 13, 1928, had provided for the construction of 260,000 dwellings — 200,000 ordinary low-cost dwellings and 60,000 medium-rental dwellings : the latter type was later abandoned and replaced by the *improved* low-cost type. This programme is nearing completion.

Before the passage of the law of July 13, 1928, according to the Ministry of Public Health, about 39,500 apartments and single houses had been built by the Public Bureaus and the Low-Cost Housing Companies, and 27,000 single houses financed by the Real Estate Credit Associations.

It should not be forgotten that, in addition to the dwellings thus constructed under the provisions of the laws on low-cost housing and small holdings, with the aid of the State, much has been done by private initiative, as we have mentioned above. The Ministry of Labour undertook in 1930 a survey of the efforts made by employers to provide housing for their workers, first in establishments employing more than 500 persons, then in establishments employing from 200 to 500 (industrial and commercial enterprises, mining companies, railroad systems).

This survey shows that out of 2,822 establishments investigated, with 2,635,336 employees, 1,598 establishments provided housing for 514,140 employees ; there were avail-

able, for this purpose, 236,608 single houses, of which 230,855 were occupied, and 98,246 apartments in apartment houses, of which 94,580 were occupied. In addition, these establishments had assisted in housing their employees by granting various forms of financial aid (direct aid to employees, aid to organisations), amounting in all to 498,339,850 francs (1).

The annual reports of the Superior Council on Lowcost Housing tabulate, in concrete form, the facts concerning the population lodged in the buildings of the principal foundations and associations for low-cost housing (Rothschild Foundation, Lebaudy Foundation, Low-cost Housing Association « Le Progrès », Economical Housing Association for Large Families). According to the table given in the latest of these reports, these associations or foundations housed, in 1936, 17,120 persons in their low-cost dwellings ; the number of children under 16 was 7,459 ; the average death rate per 1,000 was 7.21 in these houses, as compared with 15.3 per thousand in the country as a whole. It is worth noting that, because of a mistaken interpretation of the laws on moratoria, which allows families without children to continue to occupy dwellings intended for large families, the average age of the population is rather high in the buildings belonging to these four foundations or associations, which are housing at present an abnormal proportion of old people. The death rate in these buildings is nevertheless lower by more than half than the general average for France. This is an unquestionable proof of the good influence exerted by the healthful dwelling.

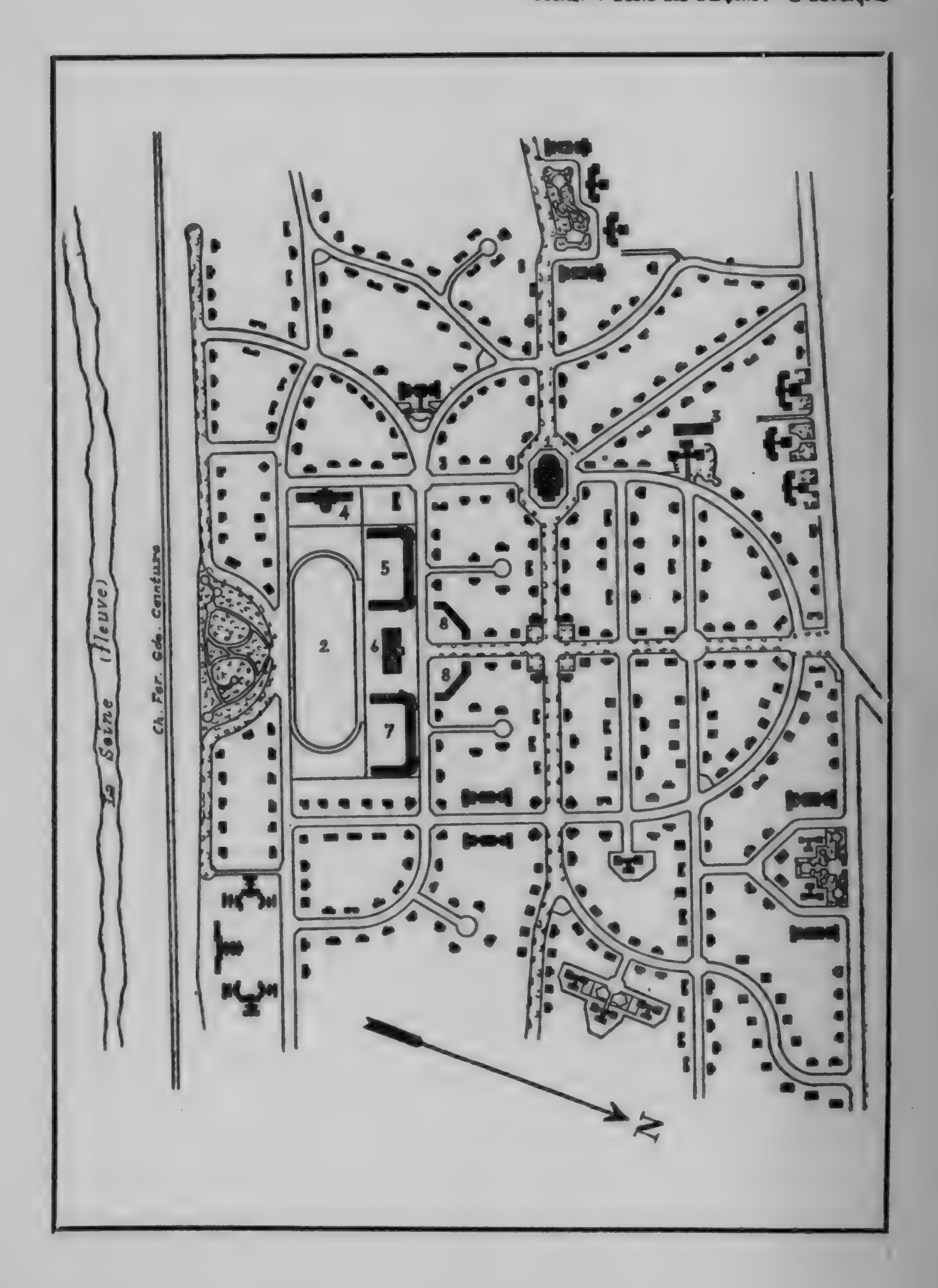
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(1) See *Bulletin du Ministère du Travail*, 1930, 1931, and 1932.

To take an example outside the Paris region, we may call attention to the figures given by the Havre Economic Housing Corporation (Société Anonyme Havraise de logements économiques) : in the garden cities of Frileuse created by this corporation, the birth rate in 1936 was 19.98 per thousand, while it was only 16.62 for the city of Le Havre ; on the other hand, the death rate at Frileuse was only 6.28 per thousand, while for Le Havre it was 17.10 per thousand. At Le Havre, the death rate exceeded the birth rate by 0.48 per thousand ; at Frileuse, the birth rate exceeded the death rate by 13.70 per thousand.

—CITÉ D'ORGEMONT— Plan d'Ensemble

1.- Eglise ; 2.- Stade ; 3.- Salle des Fêtes ; 4.- Ecole Maternelle ; 5.- Ecole des Filles ; 6.- Centre Social.- 7 Ecole des Garçons.- 8 Boutiques



ADDITIONAL NOTE

Workers' garden city of Orgemont (Seine et Oise)

Among the many workers' cities and garden cities created by private industry, we think it worth while to give here a few details regarding one of them, the garden city of Orgemont.

The City of Orgemont is situated on a gently-sloping plateau overlooking the Seine, 4 1/2 miles north of Paris. It forms the base of the triangle Argenteuil-Enghien-Epinay. This site was chosen because it is relatively high ground and because its distance from industrial centres protects it from smoke and dust.

The following dates mark its growth :

October, 1929, laying of the first corner-stone by M. Loucheur, then Minister of Labour.

October, 1930, arrival of the first inhabitants.
October, 1931, 1,400 inhabitants.
October, 1932, 3,000 inhabitants.
April, 1936, 3,800 inhabitants.
July, 1937, 4,200 inhabitants.

Today, more than 98 % of the cottages and apartments are rented.

Thirty-five firms, including industrial and commercial houses, banks, insurance companies, department stores, and one of the great railway systems, provided the capital of

the Corporation (16,900,000 francs). Their motives were exclusively philanthropic and disinterested, the sole aim being to secure a great social improvement for workers' families by providing for them healthful and comfortable living quarters, with no expectation of obtaining the smallest profit from the capital thus invested.

For the construction of the cottages and apartment buildings, the State granted loans and subsidies out of the money appropriated under the Loucheur Act. The City, as it is today, represents an outlay of 76 million francs.

It comprises, at present, 1,050 dwellings (630 cottages and 420 apartments), covering an area of 90 acres, with 4 1/2 miles of streets. The apartment buildings, 19 in number, are three or four storeys high, containing from 14 to 34 apartments each, depending on their type. The surface occupied by buildings is only 10 % of the total area. Part of the free space is taken up by a park of 1 1/4 acres and by five squares, about which are grouped the apartment buildings. Everywhere there are fruit trees, remains of the former fields in which the City was built.

A stadium of nearly four acres has been provided, with a football field, a basket-ball court, and space for physical culture and for bowls. The City of Argenteuil has erected, around the stadium :

1) a group of schools, including a boys' school, a girls' school, and a kindergarten ; these include 26 classes and have an enrolment of 1,300 pupils, the oldest of whom are given vocational training.

2) public baths with a swimming-pool.

A Social Centre has been in existence from the outset, with a dispensary, a baby clinic, a pre-natal clinic, a children's circle, a library, and instruction in domestic economy.

The diocese of Versailles has built a beautiful church,

so situated as to provide a pleasing break in the alignment of buildings along one of the main highways.

There is also an Assembly Hall with seven hundred seats, equipped for the cinema. The Hall is in regular use by the artistic and social groups of the City.

Eighteen shops have been opened, in three of the apartment-house groups.

The City, located half-way between Argenteuil and Enghien, is connected with these two towns by a line of autocars, making 74 trips daily in both directions. The railway stations of Argenteuil and Enghien, as well as that of Epinay, 1,300 yards from the City, provide frequent train service to Paris, making the run in a quarter of an hour.

The City of Orgemont gives the impression of a complete little city and possesses all the modern equipment of city life.

The cottages have three, four, or five rooms, with a small kitchen, cellar, and store-room. Thirty per cent of these cottages have central heating. The apartments contain from one to five rooms, with a small kitchen, cellar, and storage space ; about forty of them have central heating and bathroom. Each dwelling is equipped with water, gas, electricity, and sewer connection.

All these dwellings are characterized by their good lighting, their practical arrangement, the absence of wasted space, the kitchen separated from the living room but communicating with it. Stove, sink, drain-board, laundry-tub, place for gas-plate, table-buffet, and laundry-dryer suspended from the ceiling are installed in each kitchen on a rational plan.

The cottages were at first reserved for sale to purchas-

ers obtaining loans from the *Credit Immobilier*. 135 of them were so purchased. A very carefully prepared building code protects the City against the construction of outbuildings and annexes in bad taste. It is possible to construct such annexes, but they must conform to plans and specifications approved in advance by the Corporation.

As the economic crisis continued, most of the would-be purchasers, even those whose earnings were large enough to enable them to become home-owners, were deterred by fear of contracting a loan which would take 25 years to pay off, or by the impossibility of getting together the money for the down payment. The cottages were therefore offered for rent at the beginning of 1932.

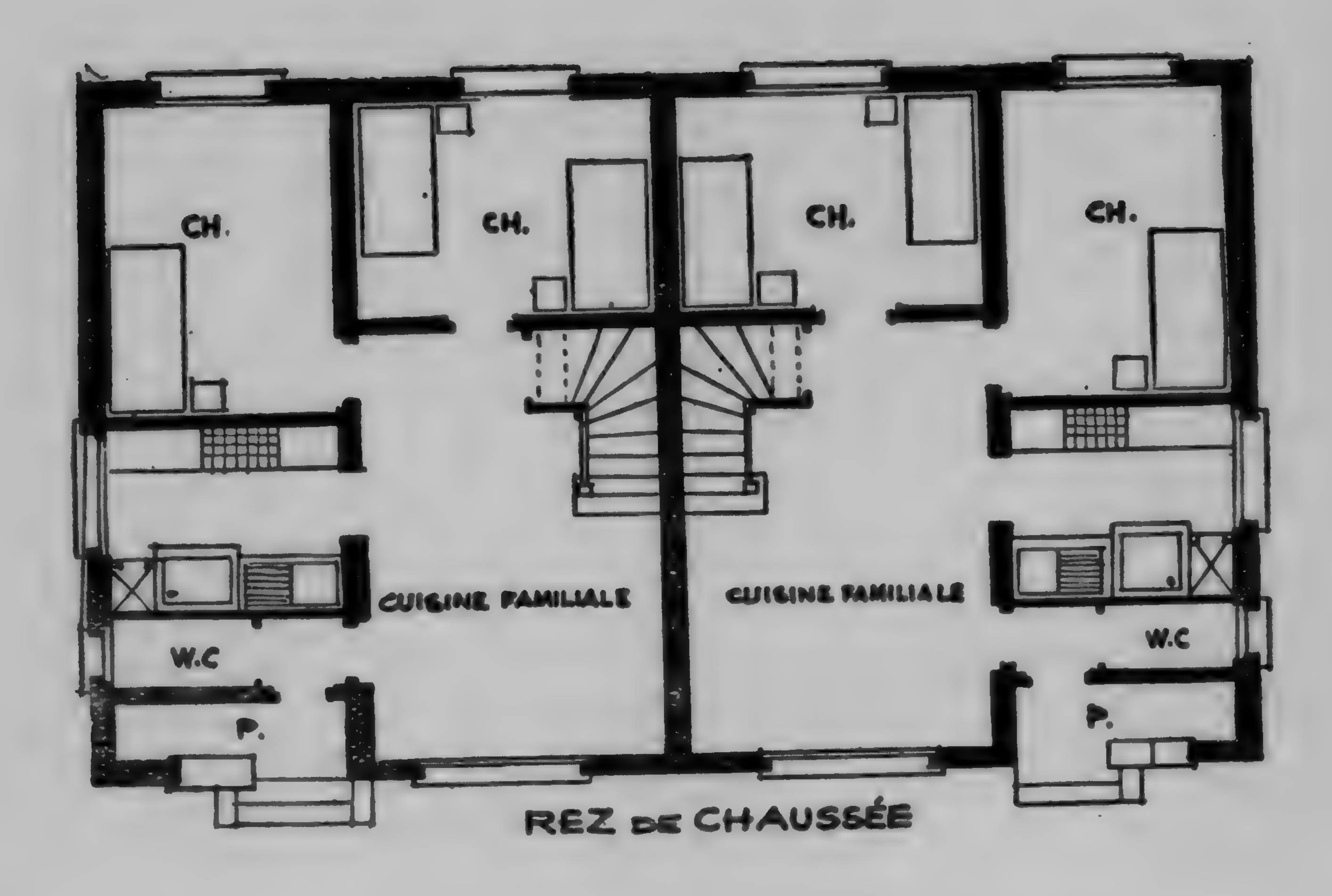
Here, by way of example, are the annual rentals for various dwellings of three and four rooms, which are the most numerous :

	3 rooms kitchen	4 rooms kitchen
Apartments		
Without heating (charges included)	1,800	2,200
With heating and bath installed (charges included)	2,600	3,000
Cottages, with garden (3,300 *sq. ft.*).		
Rented (charges included)	2,600	3,000
The same, with heating system installed.	2,800	3,200
Purchased (25 annual payments, including transfer costs and insurance in case of death, with an initial payment of 8,000 francs)	3,800	3,300
The same, with heating system installed.	4,000	3,500

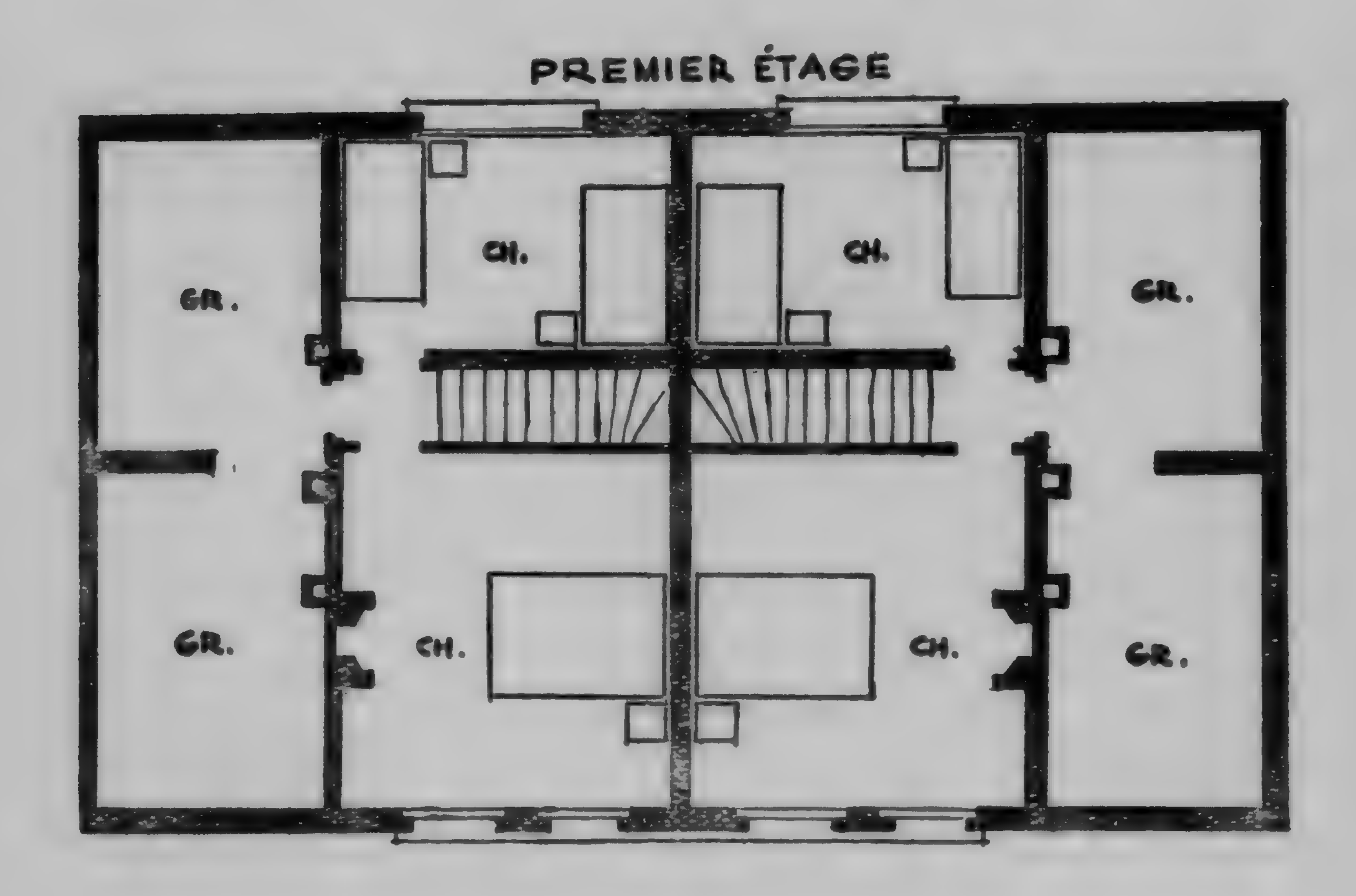
The City plan employs a judicious combination of curved and straight streets, to avoid monotony.

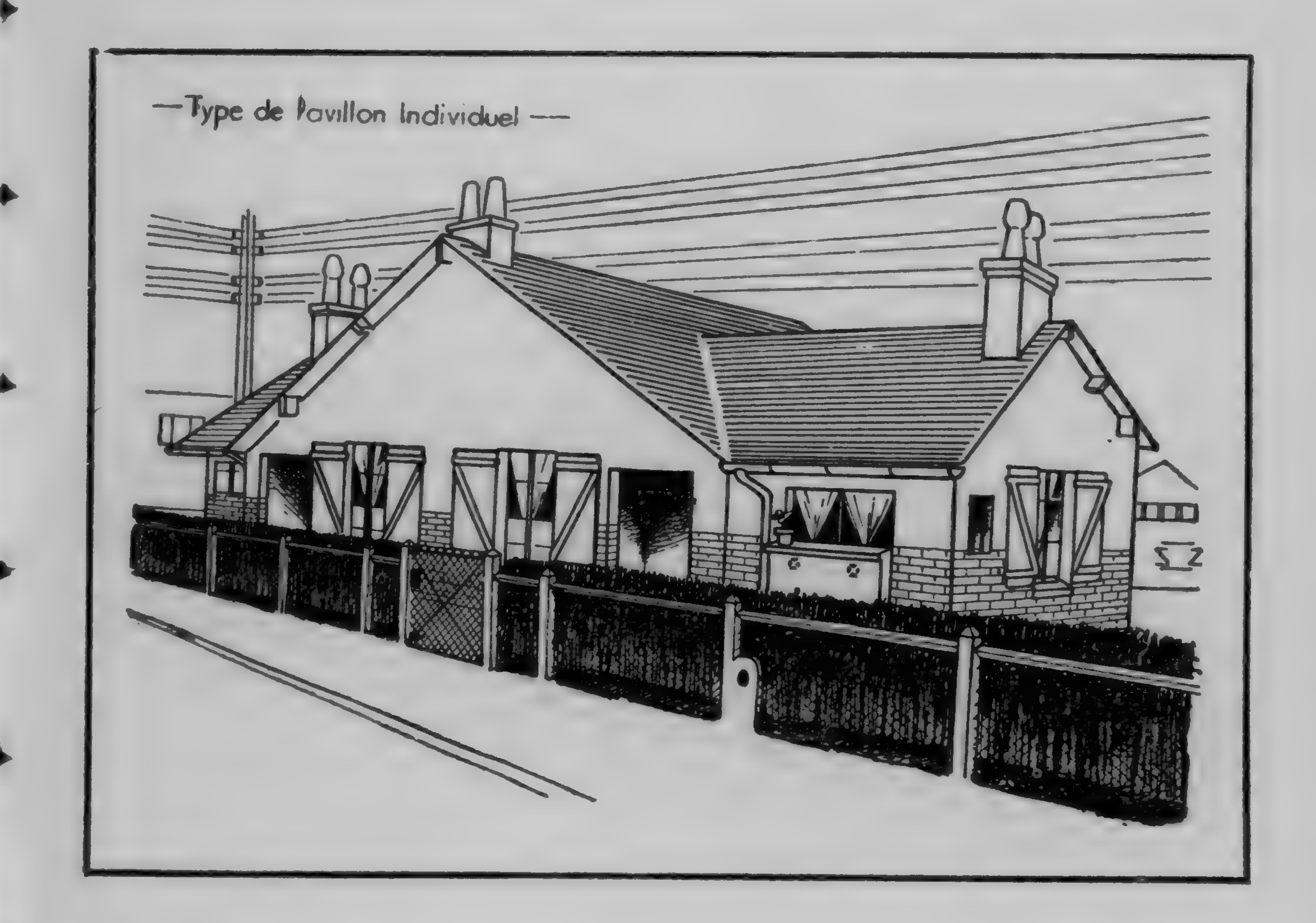
There are only ten types of cottages and three types of apartment houses, so as to simplify construction. Standardization was carried very far as regards windows, stairways, kitchen equipment, etc. ; but varying combinations of bricks and rough stucco, differences of alignment, and the use of various colours, introduce a real variety in the general appearance, without compromising its unity.

Freedom combined with balance, individuality united with order, an appearance at once calm and cheerful, the association of classical lines and modern lines, which harmonize because of their simplicity — it is these characteristics which give the City its architectural distinction and make it a *French* garden city.



CITÉ D'ORGEMONT
Maison individuelle à 2 logements





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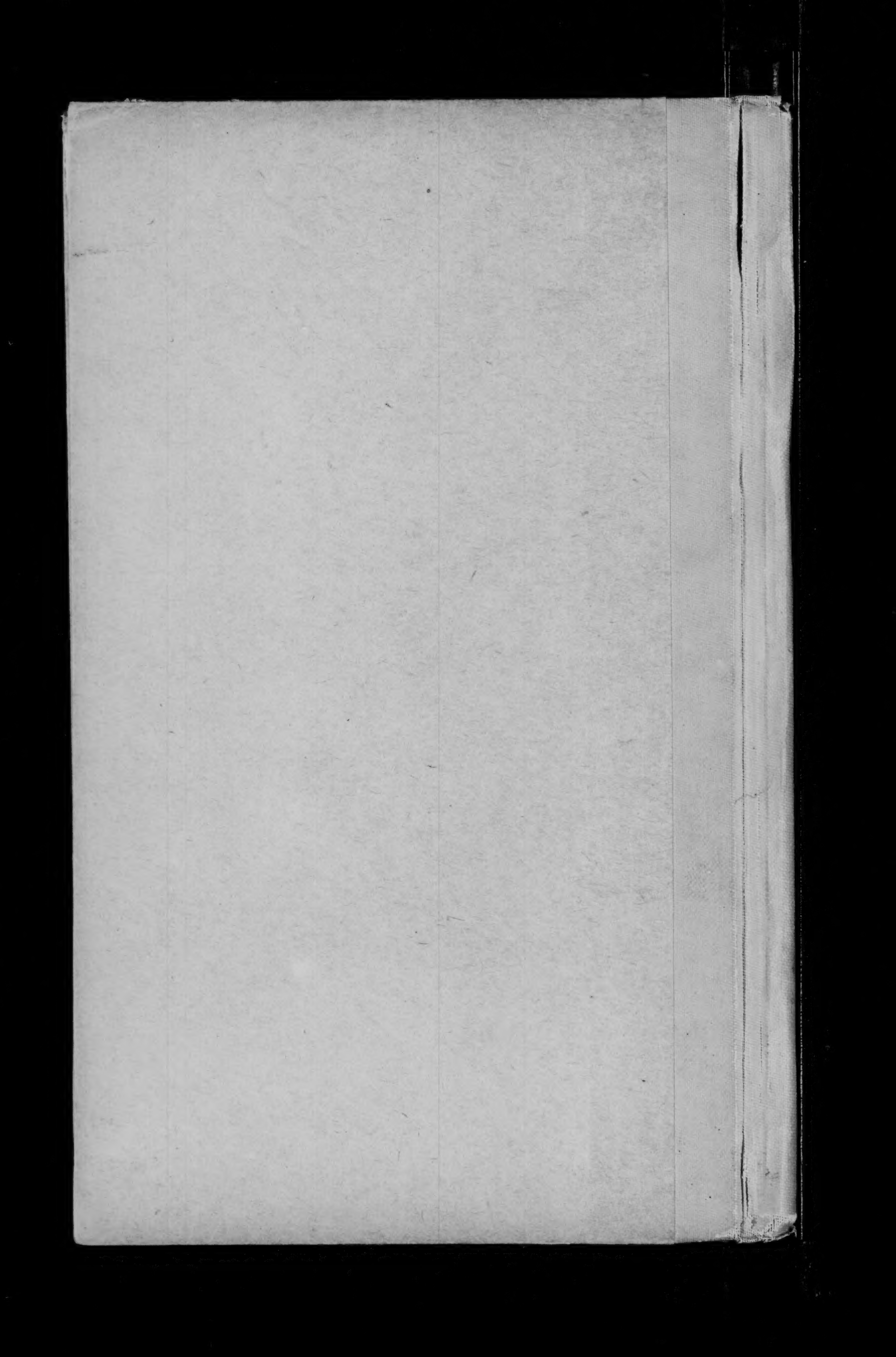


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